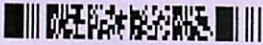


PO Box 1113  
Charlotte, NC 28201-1113



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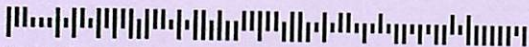


433

*Personal & Confidential*

Do not send correspondence to this address

FIRST CLASS  
PRESORT  
U.S. POSTAGE  
**PAID**  
PCI



Sevi M Fraylich  
106 S 8TH ST APT 3A  
BROOKLYN NY 11249-8630





**FIRST FINANCIAL ASSET MGMT, INC.**  
 Global Receivable Portfolio Solutions  
 PO Box 56245, Atlanta, GA 30343  
 877-863-0756

September 5, 2014

Account Summary			
<b>Our Client:</b>	BARCLAYS BANK DELAWARE		
<b>Original Creditor:</b>	JUNIPER		
<b>Our Account #:</b>	██████████433	<b>Claim #:</b>	XXXXXXXXXXXX7027
<b>Our Telephone#:</b>	877-863-0756	<b>Account Balance:</b>	\$1,608.81
		<b>Loss Date:</b>	

Dear Sevi M Fraylich:

The account listed above has been assigned to First Financial Asset Management (FFAM), a collection agency for BARCLAYS BANK DELAWARE.

Please contact our office at 877-863-0756 to discuss resolution of this account or visit our website, <http://www.pay1fam.com> to negotiate a payment arrangement and/or make a payment. Please see the Payment Options area below for payment by internet instructions.

If you have filed for bankruptcy or are in the process of filing for bankruptcy, this letter is for informational purposes only.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment (if any) and mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

First Financial Asset Management

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

Our New York City Department of Consumer Affairs Permit number is 1295910. You may reach us toll free by calling 877-863-0756. The originating creditor and the amount of the debt are provided elsewhere in this letter.

Payment Options			
Western Union Quick Collect	Payments by Internet	Payments by Phone	Payments by Mail
Code City: FFAM State: GA	Visit <a href="https://pay1bt.webview.com/pay">https://pay1bt.webview.com/pay</a> Your pin number is 4433 * Debit Card Check (ACH) also available	Please Call 877-863-0756 * Debit Card Check-By-Phone	Please mail payment or correspondence to: <b>FIRST FINANCIAL ASSET MGMT, INC.</b> P.O. Box 56245 Atlanta, GA 30343

IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW		
CARD NUMBER	EXP DATE	AMOUNT
PRINT NAME AS IT APPEARS ON CARD		CCV CODE
SIGNATURE	MUST INCLUDE ZIP CODE FROM STATEMENT	
FFAM ACCOUNT # ██████████433		

When you provide a check as payment you authorize us to either use this information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check. When we use the information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, please call 877-863-0756. Please be advised that you could be charged up to a \$20.00 processing fee by our company for a payment returned by your financial institution.